

The following is an abbreviated description of the requirements for obtaining an SAH Grant. Nothing in this condensed version of VA Pamphlet 2669-1, Questions and Answers on Specially Adapted Housing and Special Housing Adaptations (revision pending) for veterans and service members, should be construed as changing the law or VA regulations pertaining to specially adapted housing or to special housing adaptations. Only the highlights of the two programs are covered by this pamphlet. It does not go into detail regarding unusual or complex problems, which conceivably can arise. It is suggested that the pamphlet be read carefully and in its entirety. For more information contact your [local VA Specially Adapted Housing agent](#), from the attached list or call the Veterans Service Center at the closest VA office on **1-800-827-1000**. Additional information may be obtained from VA Central Office on (202) 273-7355 or 273-7374. You may also download a Veteran's Application for Specially Adapted Housing (SAH) or [Special Housing Adaptations \(SHA\) Grant](#) . An online application process is under development.

Part I – Specially Adapted Housing Questions and Answers

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Eligibility & Statutory Requirements

1. What is the governing law relating to specially adapted housing for disabled veterans?

Title 38, United States Code, chapter 21, section 2101(a). The original statute was Public Law 702, 80th Congress, dated June 19, 1948. Public Law 109233, 'The Veterans Housing Opportunity and Benefits Act of 2006', dated June 15, 2006, amended Public Law 702 and expands benefit eligibility.

2. Which veterans are basically eligible for the grant?

The maximum amount of this grant is currently \$50,000. It is available to veterans who has a service connected disability due to military service, entitling them to compensation for permanent and total disability due to:

- a. The loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- b. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, or
- c. .The loss or loss of use of one lower extremity together with (1) residuals of organic disease or injury, or (2) the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair or,
- d. The loss or loss of use of both upper extremities such as to preclude use of the arms at or above the elbow.

3. Who determines the veteran's basic eligibility for the grant?

The current or most recent VA Rating Decision issued by the Veterans Service Center of jurisdiction establishes the veteran's basic eligibility for SAH. The VA Rating Decision is subject to review and revision. Although unlikely, the Rating Decision may be changed at a later date with entitlement to SAH benefits rescinded.

4. Are there any other statutory requirements for eligibility?

Yes, there are three:

- a. It must be medically feasible for the veteran to reside in the house.
- b. The house must be so adapted as to be suitable to the veteran's needs for living purposes, both now and in the future except as noted below under Temporary Grant use.
- c. It must be financially feasible for the veteran to acquire the house, with the assistance provided by the grant except as noted below under Temporary Grant use.

5. Are there any time limitations or deadline for applying for the specially adapted housing benefit?

No, there is no time limit on use of the grant.

Specially Adapted Housing Benefit

6. What is the nature of the benefit?

An eligible veteran may receive a VA grant of not more than 50 percent of the cost of a specially adapted house up to a maximum of \$50,000. However, PL 109233 authorizes multiple uses of grant benefits, which may be less than 50 percent of the cost of the specially adapted house. If future changes to the governing law provides for an increase in the current maximum grant amount, veterans who have not used the assistance available to them up to the allowable three times, may be entitled to the increase in the maximum grant amount at that time.

7. How may the grant be used?

- a) Permanent Grant An eligible veteran has the option to use up to the full amount of the grant under any one of the following plans:

Plan (1) The veteran may elect to construct a home on land to be acquired for that purpose.

Plan (2) The veteran may build a home on land already owned if it is suitable for specially adapted housing.

Plan (3) The veteran may remodel an existing home if it can be made suitable for specially adapted housing.

Plan (4) When the veteran has already acquired a specially adapted home (without the assistance of a VA grant), the grant may be applied against any unpaid balance of the cost of the home.

- b) Temporary Grant Under Public Law 109233, an eligible veteran may request the following optional use of the grant:

A temporary grant (TRA) may be available to veterans who are/will be temporarily residing in a home owned by a family member. This assistance, allowable up to \$14,000, may be used to adapt the family member's home to meet the veteran's special needs at that time.

8. Can the veteran buy or build a home in a place of his/her choosing?

Yes, as long as it is medically feasible for the veteran to reside there.

9. Under Plan (4) above, question No. 7, if a veteran already has a specially adapted home which is owned free and clear, how much of the grant, if any, would the veteran be entitled to receive?

It depends on the needs of the veteran additional adaptations may be installed, if determined necessary. However, should the veteran decide to buy or build another specially adapted home, the total benefit, or portions of the maximum grant allowable not yet used, could be applied toward installation of adaptations on that house.

10. If the maximum grant of \$50,000 is not used for a specially adapted house, may a second grant be obtained for another home or for further capital improvements on the veteran's present home?

Yes. Under the amended governing law in accordance with Public Law 109233, the grant, up to a maximum of \$50,000, can be used up to three times.

- Example (1): if the total cost for the construction and land were \$80,000, the maximum grant would be 50 percent of the \$80,000 or \$40,000. The veteran would then be able to claim a further grant of \$10,000 at a later date for use for repair or replacement of current adaptations, or the installation of additional adaptations either on the same home or another home.
- Example (2): if the veteran had prior grant usage at an amount less than the current maximum allowable, the difference may be used to assist in acquiring another adapted home or installation of adaptations in a different home than the one on which the grant was originally used.

11. Can a veteran use the specially adapted housing benefit to acquire more than one house at the same time?

Yes. Recent changes to the governing law provides that this benefit may be used up to three times in the case of any eligible veteran to provide assistance in acquiring or adapting a home. For example, if the grant amount the first time a veteran used his/her grant was less than the current maximum amount allowable, the difference may be used toward the installation of adaptations in another home owned by the veteran.

12. Is a veteran who obtains a specially adapted home entitled to exemption from State real estate taxes?

This depends upon the particular State. There are many States that do provide such relief from taxes either in whole or in part. The SAH agent will be able to provide a veteran with more detailed information.

13. What are some of the requirements for specially adapted housing?

- a. Unless there are no step entries or slopes having less than an 8 percent grade (1:12), at least two [ramps](#) (or a vertical platform or similar type lift may be used in lieu of one ramp but the lift must have a battery or generator backup system) suitable for entry and exit, one of which shall be located so as not to expose the veteran to a potential fire hazard, such as placement necessitating passage through a kitchen or garage or utility room containing heating equipment. Ramps, or lifts, must be permanently installed, will be treated to prevent slipping when wet, and the slope will not exceed 8 percent. The minimum width acceptable is 3 feet 6 inches (4 feet for new ramps) , and railings must be provided if the height and length of the ramp indicate any questions of a hazard. Ramp and lift platforms must be a minimum of 5 feet by 5 feet in size to allow for turning the wheel chair and be equipped with protective railings if the height of the platform presents a potential hazard. There will be no difference in elevation between the interior floor level and exterior platforms. Ramp platforms must be provided every 30 feet of the ramp or walkway and at every 90degree turn.
- b. In all new construction, [doorways](#) must be at least 36 inches wide. Doorways in existing homes must be at least 32 inches wide.
- c. Halls must be a minimum of 48 inches wide in all new construction. Hallways in existing homes must be at least 42 inches wide.
- d. A [garage or carport](#) should be of sufficient width and height to allow unrestricted wheelchair maneuverability alongside a car and ease of entry and exit with all accessible vans.
- e. Passageways between the home proper and the garage or carport should be sheltered to prevent exposure of the veteran to inclement weather.

- f. At least one [bathroom](#) convenient to the veteran's bedroom must contain very generous floor areas providing free wheelchair maneuverability (with at least a 5 foot radius), with placement of all fixtures in a manner permitting the veteran unimpeded access to each fixture. [Bathroom](#) flooring material must be non-slip under both wet and dry conditions. Washbasins of the hung type, rather than pedestal, should be affixed at a height enabling the wheelchair to maneuver below the fixture to allow close approach for washing and shaving convenience. Washbasin drainpipes must be installed to minimize the possibility of abrasions. A mirror at suitable level for use from the wheelchair must be provided and may be achieved by a lower medicine cabinet to which the veteran is to have access. [Faucets](#) for the tub and shower also must be accessible from the wheelchair for water temperature control before, as well as during, immersion. Adequate thermostatic controls must be installed to avoid sudden change in the water temperature. Adequate grab bars, capable of bearing weight and conveniently placed, must be installed for the tub and shower. Stall showers must be large enough to allow for a built-in bench, if desired. There must be no curb between the stall and [bathroom](#) (floor drain can be placed in a back corner of the stall), and the shower stall opening should be the same width as other [doorways](#). The toilet fixture or seat should be raised, if necessary, for the veteran's convenience; armrest, installed in a manner to support the veteran's weight in transferring, must be included, and provision should be made for a suitable back support.
- g. All hot water pipes, steam pipes, room radiators, or similar items, which may constitute a hazard insofar as burns, abrasions, etc., are concerned, must be concealed or properly covered.
- h. Wall switches and electrical outlets should be within reach from the wheel chair minimum 18 inches and maximum 48 inches from the floor. Fuse boxes, thermostats, and other utility and appliance controls must be within reach from the wheelchair. Automatically operated garage doors are a great convenience direct control activated by key or button being indicated as more satisfactory than remote control by radio or light beam.
- i. [Carpeting](#) installed in specially adapted housing must be of a low pile, closely knit type.
- j. At least one automatic smoke detector shall be installed in the unit.

NOTE: Veterans or service members who are fitted with lower extremity prostheses or who have loss or loss of use of both arms at or above the elbow, alleviating wheelchair use, may not need some of the above listed requirements. This pamphlet does not go into detail regarding unusual or complex problems, which conceivably can arise. For more information contact your [local VA Specially Adapted Housing agent](#), from the attached list. Additional information may be also obtained from VA Central Office on (202) 273-7355 or 273-7374.

14. What are some other factors to be considered?

- a. [Level](#) building site.
- b. Ample concrete [walks](#).
- c. Relatively maintenance free.
- d. [Sliding](#) interior doors easily operable from wheelchair.

- e. Zone controlled heating system.
- f. Special adaptation of the kitchen area for the veteran's use, if desired.

How To Apply For Benefits

15. Where does a veteran go to find out if he/she is eligible for the specially adapted housing benefit?

Any VA office but, preferably the [VA office where the veteran's claim records are located](#) . A determination will be made as to the veteran's basic eligibility and whether it is medically feasible for the veteran to reside in a specially adapted home.

16. Is the veteran advised that he/she is eligible for the specially adapted housing benefit?

A notice of eligibility for specially adapted housing will be sent to the veteran. A VA Specially Adapted Housing agent will visit the veteran and counsel him/her in every way possible in using the grant. The veteran will also be furnished a [supplemental application form](#) (VA Form 264555c, Veteran's Supplemental Application for Assistance in Acquiring Specially Adapted Housing) to be filled out when he/she is ready to obtain the grant. When the veteran's request for the grant is approved, he/she will receive a commitment letter from VA setting forth the terms and conditions under which the funds will be made available. Any contract executed by the veteran must include the condition that it is subject to VA approval and his/her obtaining the grant.

17.

Will VA assist an eligible veteran to pick out a lot, obtain the services of an architect, obtain bids for construction, let the contract, and arrange necessary financing?

Yes. SAH agents are specialists in this field and will counsel and make suggestions and recommendations to the veteran at every stage of grant administration to help the veteran obtain a specially adapted house that will not only meet his/her needs now but also in the future.

18. Is design assistance for specially adapted housing available from the Department of Veterans Affairs?

VA Pamphlet 2613, Handbook for Design Specially Adapted Housing (pending revision) provides assistance to the physically handicapped veteran and the architect/designer in producing the best possible home for the veteran.

19. Can a veteran apply for a GI home loan from a private lender to cover the difference between the total cost of the house and the grant?

Yes, a veteran of World War II or later periods that has GI housing [entitlement](#) and can qualify for a GI home loan.

20. If private financing is not available, can VA make the veteran a direct loan to cover the difference between the total cost of the house and the grant?

Yes, provided the veteran has GI home loan entitlement and qualifies from a credit standpoint. The maximum direct loan is currently \$33,000.

21. Is life insurance available, which would pay off the mortgage on a specially adapted house in case the veteran dies before repaying the loan?

Yes. Most veterans who receive a specially adapted housing grant are eligible for [Veterans Mortgage Life Insurance \(VMLI\)](#) covering the unpaid principal, not to exceed \$90,000 on the mortgage loan. VA representatives will explain this program and assist eligible veterans in applying for this protection. However, VMLI can only be issued to veterans age 69 and younger. Once issued, VMLI will remain in effect, regardless of age, if there is mortgage indebtedness. Questions concerning VMLI should be directed to the Insurance Center located in Philadelphia on (800) 669-8477.

Other Similar Benefits

22.

Are there other benefits similar to specially adapted housing to which a disabled veteran may be entitled?

Yes, an eligible veteran may be entitled to the Home Improvement and Structural Alterations (HISA) benefit, which has a maximum limitation of \$4,100 for a service connected disability and \$1,200 for a non-service connected disability. The Prosthetics and Sensory Aids Service at the nearest VA health care facility will furnish additional information concerning this benefit upon request (including how to file VA Form, 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations).

23. If a veteran is eligible for a grant of up to \$50,000 for a wheelchair home, may he/she also receive a special housing adaptations grant of up to \$10,000?

No. If a veteran qualifies for both benefits, the law limits him/her to the use of a grant of up to \$50,000 for a wheelchair accessible home only

NOTE: A Specially Adapted Housing (SAH) video entitled "[Special Home for Special Veterans](#)" (pending revision) was developed to introduce the SAH program to eligible veterans and give VA employees, program participants and others an overview of the SAH program. Copies of this video may be obtained by contacting the [VA Specially Adapted Housing agent at the nearest VA Regional Loan Center or office.](#)